



*Addresses our customer's personal financial goals and challenges by working with them according to their strengths rather than their deficiencies.*

**Core Service Package:**

***Personal Financial Coaching and Education*** People who deliver emergency services strongly believe people can avoid financial crises through coaching and education about household budgeting, debt, and personal money management. Financial coaching is a one-on-one relationship between a client and a trained coach to facilitate the identification of problems that interfere with financial progress and strategies to overcome them.

***College Bound Services*** Many lower income households lack the experience and understanding of what it takes to prepare and support enrollment in post secondary education. This comprehensive service package will increase access to college, decrease high school drop-out rates, and increase financial literacy of low income students and families to enable long term planning for post secondary education.

***Financial Services*** The Financial Empowerment Partnership will work with local financial institutions to provide access on-site to introductory financial products including Savings Bonds, savings accounts, CDs, and MasterCard Debit cards for financial transactions.

***Community Financial Service Programs*** The Centers will inform and refer clients to community organizations who offer small dollar loans for personal and business purposes and matched savings for long term asset building such as home ownership, post secondary education or business development. Some of these services will be co-located on site.

***Tax Preparation Services*** Tax time is an opportunity to contemplate the financial strategy that households utilize throughout the year as big dollar refunds provide a rare injection of resources to help manage current and future expenses. The program provides volunteer-assisted free tax preparation services and access to free web-based self-service tax software. *Some \$tand By Me<sup>TM</sup> locations will host free tax preparation services and others will refer clients to external locations to obtain these services.*

